



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

MidFirst Bank

In Re:

Gail E. Joyiens-Salam,

Debtor.

Order Filed on February 13,  
2019 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 17-20107 SLM

Adv. No.:

Hearing Date: 9/12/18 @ 9:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 13, 2019**

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Gail E. Joyiens-Salam

Case No.: 17-20107 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1334 Pierce Street, Rahway, NJ 07065-3932, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow Esquire, attorney for Debtor, Gail E. Joyiens-Salam, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by January 31, 2019, or as may be extended by an order extending the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves its rights to object to an extension of the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the trustee is not to pay the pre-petition arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the trustee shall continue to pay the post-petition arrears of \$10,253.78 contained un the July 3, 2018 order resolving the motion for relief from stay; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.